

主要指標 KEY INDICATORS

	單位 Unit	<u>2016</u>	<u>2015</u>
經濟數據			
ECONOMIC DATA			
本地生產總值（以當時市價計算） GDP (at current market prices)	百萬元 \$ million	2,491,001	2,398,437
人口（年中） Population (Mid-year)		7,336,600	7,291,300
人均本地生產總值（以當時市價計算） Per capita GDP (at current market prices)	元 \$	339,531	328,945
保險市場統計數字			
INSURANCE MARKET STATISTICS			
保費收入			
Premium Income			
長期業務（保單保費） Long Term Business (Office premiums)	百萬元 \$ million	406,204	328,145
一般業務（毛保費） General Business (Gross premiums)	百萬元 \$ million	45,535	45,983
每年增長率			
Annual Growth Rate			
長期業務（保單保費） Long Term Business (Office premiums)	%	23.8	11.0
一般業務（毛保費） General Business (Gross premiums)	%	-1.0	5.4
保險密度			
Insurance Density			
長期業務 Long Term Business	元 \$	55,367	45,005
一般業務 General Business	元 \$	6,206	6,307
保險滲透率			
Insurance Penetration			
長期業務 Long Term Business	%	16.3	13.7
一般業務 General Business	%	1.8	1.9

二零一六年香港保險業務統計數字摘要
Summary on Hong Kong Insurance Business Statistics 2016

有效長期保險業務 Long Term Insurance In-Force Business									
保險種類 Type of Insurance	保單數目 Number of Policies			保單保費 Office Premiums			淨負債 Net Liabilities		
	2016	2015	變動 Change	2016 (百萬元) (\$m)	2015 (百萬元) (\$m)	變動 Change	2016 (百萬元) (\$m)	2015 (百萬元) [#] (\$m)	變動 Change
個人人壽 Individual Life									
非投資相連長期 Non-Linked	10,487,098	9,814,015	6.9%	337,107.0	250,506.2	34.6%	1,262,057.1	1,065,864.6	18.4%
投資相連長期 Linked	1,463,308	1,547,176	-5.4%	47,529.0	58,782.2	-19.1%	269,714.3	266,668.8	1.1%
小計 Sub-total	11,950,406	11,361,191	5.2%	384,636.0	309,288.4	24.4%	1,531,771.4	1,332,533.4	15.0%
團體人壽 Group Life	19,437	19,724	-1.5%	3,254.6	3,191.5	2.0%	1,063.8	1,117.0	-4.8%
退休計劃 Retirement Scheme	61,192	52,779	15.9%	8,547.2	7,777.5	9.9%	112,694.5	105,866.8	6.4%
年金及其他 Annuity and Others	306,203	288,882	6.0%	9,766.2	7,887.7	23.8%	32,472.0	25,920.3	25.3%
總額 Total	12,337,238	11,722,576	5.2%	406,204.0	328,145.1	23.8%	1,678,001.7	1,465,437.5	14.5%

2015年淨負債數額已作出修訂，主要原因為一家保險公司的相關數字調整。

The net liabilities of 2015 was revised mainly due to adjustment of relevant figures of an insurer.

新造個人人壽業務 Individual Life New Business						
保險種類 Type of Insurance	保單數目 Number of Policies			保費 Premiums		
	2016	2015	變動 Change	2016 (百萬元) (\$m)	2015 (百萬元) (\$m)	變動 Change
非投資相連長期 Non-Linked						
定期繳付 Regular Payment	1,208,335	1,110,084	8.9%	104,117.7	62,621.1	66.3%
整付 Single Payment	44,370	33,960	30.7%	69,255.5	55,185.4	25.5%
小計 Sub-total	1,252,705	1,144,044	9.5%	173,373.2	117,806.5	47.2%
投資相連長期 Linked						
定期繳付 Regular Payment	10,531	19,943	-47.2%	676.0	1,400.3	-51.7%
整付 Single Payment	4,324	4,136	4.5%	5,028.6	8,903.0	-43.5%
小計 Sub-total	14,855	24,079	-38.3%	5,704.6	10,303.3	-44.6%
總額 Total	1,267,560	1,168,123	8.5%	179,077.8	128,109.8	39.8%

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一般保險業務 General Insurance Business						
業務類別 Class of Business	毛保費 Gross Premiums			淨保費 Net Premiums		
	2016 百萬元 \$ m	2015 百萬元 \$ m	變動 Change	2016 百萬元 \$ m	2015 百萬元 \$ m	變動 Change
意外及健康 Accident & Health	13,964.7	13,599.6	2.7%	10,884.4	10,761.1	1.1%
汽車 Motor Vehicle	5,483.5	5,295.3	3.6%	4,603.1	4,428.7	3.9%
飛機 Aircraft	83.0	17.4	377.0%	18.7	5.0	274.0%
船舶 Ships	2,335.8	2,456.8	-4.9%	1,316.4	1,655.7	-20.5%
貨運 Goods in Transit	1,337.9	1,492.8	-10.4%	854.3	944.7	-9.6%
財產損壞 Property Damage	8,284.4	8,683.0	-4.6%	4,280.9	4,105.1	4.3%
一般法律責任 General Liability	10,917.3	11,090.4	-1.6%	7,758.4	8,315.7	-6.7%
金錢損失 Pecuniary Loss	2,606.5	2,740.8	-4.9%	1,309.9	1,317.5	-0.6%
非比例協約 Non-Proportional Treaty	169.0	184.1	-8.2%	158.7	173.0	-8.3%
比例協約 Proportional Treaty	352.5	422.9	-16.6%	304.9	382.5	-20.3%
總額 Total	45,534.6	45,983.1	-1.0%	31,489.7	32,089.0	-1.9%

一般保險業務 General Insurance Business		
業務類別 Class of Business	承保利潤 / (虧損) Underwriting Profit / (Loss)	
	2016 百萬元 \$ m	2015 百萬元 \$ m
意外及健康 Accident & Health	269.7	330.9
汽車 Motor Vehicle	(267.1)	(262.6)
飛機 Aircraft	0.9	(3.9)
船舶 Ships	235.7	(106.8)
貨運 Goods in Transit	254.7	378.6
財產損壞 Property Damage	899.6	669.6
一般法律責任 General Liability	12.1	180.9
金錢損失 Pecuniary Loss	227.0	(96.7)
非比例協約 Non-Proportional Treaty	89.4	58.3
比例協約 Proportional Treaty	71.0	44.9
總額 Total	1,793.0	1,193.2